

**UNITED STATES BANKRUPTCY COURT**  
**DISTRICT of District of New Jersey**

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/12/05.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below.

NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Gwendolyn Taylor  
dba Pro Image  
14 Cliffside Court  
Hamburg, NJ 07419

Social Security Number(s)/Taxpayer ID(s):  
xxx-xx-9041 (Gwendolyn Taylor)

United States Bankruptcy Judge:  
Honorable Donald H. Steckroth

Attorney for Debtor(s) (name and address):  
Stephen B. McNally  
McNally & Busche, L.L.C.  
40 Park Place  
Newton, NJ 07860  
Telephone number: (973) 300-4260

Trustee:  
Charles Forman  
Forman, Holt & Eliades LLC  
218 Route 17 North  
Rochelle Park, NJ 07662  
Telephone number: (201) 845-1000  
The United States Trustee, Region 3 appoints the above\_named individual as interim trustee as of the date of the filing of the bankruptcy petition.

**Meeting of Creditors:**

Date: **May 26, 2005**

Time: **10:00 AM**

Location: **Office of the US Trustee, Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts:**  
**7/25/05**

**Deadline to Object to Exemptions:**  
Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

The filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Address of the Bankruptcy Clerk's Office:**  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102  
Telephone number: 973-645-4764

**For the Court:**

Clerk of the Bankruptcy Court:  
James J. Waldron

Business Hours:  
8:30 AM – 4:00 p.m., Monday – Friday (except holidays)

Date: 4/18/05

## EXPLANATIONS

FORM B9A (12/03)

Proof of Identification and Social Security Number	Important notice to individual debtors: Effective March 1, 2002, all individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline. <b>Writing a letter to the court or the judge is not a substitute for the filing of an adversary complaint.</b>
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
<b>--- Refer to Other Side for Important Deadlines and Notices ---</b>	
<b>Undeliverable Notices.</b> Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.	
<b>Case information – telephone access.</b> Case summary information can be obtained from any touch tone telephone by calling the automated Voice Case Information System (VCIS) at the toll free number: 1-877-239-2547. This service is free of charge and is available 24 hours a day.	
<b>Case information – electronic access.</b> Case summary and docket information can be obtained from the Public Access to Court Electronic Records (Pacer) System. To register or for more information, please call the Pacer Billing Center at 1-800-676-6856 or visit the Pacer Web Site: <a href="http://pacer.psc.uscourts.gov">http://pacer.psc.uscourts.gov</a> .	
<b>Internet access.</b> Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">http://www.njb.uscourts.gov</a> .	

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0312-2  
Case: 05-21734

User: jphillip  
Form ID: b9a

Page 1 of 1  
Total Served: 23

Date Rcvd: Apr 18, 2005

The following entities were served by first class mail on Apr 20, 2005.

db +Gwendolyn Taylor, 14 Cliffside Court, Hamburg, NJ 07419-2416  
aty +Stephen B. McNally, McNally & Busche, L.L.C., 40 Park Place, Newton, NJ 07860-1747  
tr +Charles Forman, Forman, Holt & Eliades LLC, 218 Route 17 North, Rochelle Park, NJ 07662-3399  
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +United States Trustee, Office of the United States Trustee, One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
506735975 +Amoco Oil, c/o NCO Financial System, 223 W. Jackson Blvd., Chicago, IL 60606-6908  
506735976 Ann Taylor, c/o Asset Acceptance LLC, PO Box 44426, Baltimore, MD 21236-6426  
506735977 +Best Investments Alpine, PO Box 1943, Greenville, TN 37744-1943  
506735979 +Green Tree Calvary, PO Box 9, Hawthorne, NY 10532-0009  
506735981 HSBC Retail Domain, Wolpoff & Abramson LLP, 702 King Farm Blvd., Rockville, MD 20850-5775  
506735980 +Hart & Iliff Oil, 4 Hampton Street, Newton, NJ 07860-2227  
506735982 +Huntington Learning Center, 1597-1 Route 23 South, Wayne, NJ 07470-7508  
506735983 JBC Legal Group, 2 Broad St., 6th Flr., Bloomfield, NJ 07003-2550  
506735984 +NYC Dept Finance Parking, Summons Collections, PO Box 3605, New York, NY 10008-3605  
506735985 +NYSHE Stafford Judgment, Pioneer Credit Recovery, Inc., 6341 Inducon Drive,  
Sanborn, NY 14132-9016  
506735986 +Remexx Radiologic Assoc. of NJ, 241 Newton-Sparta Road, Newton, NJ 07860-2771  
506735987 +Rubin & Rothman, PO Box 9003, Islandia, NY 11749-9003  
506735988 +Rubin & Rothman, LLC, 190 North Avenue East, Cranford, NJ 07016-2439  
506735989 State Of New York, Albany County Reg, Bldg #9W A Harriman Campus, Albany, NY 12227  
506735990 +State Tax Lien Mercer Co. Reg., St. Processing Center, PO Box 61000, Albany, NY 12261-0001  
506735991 +Toyota Motor, Central Service, Inc., PO Box 15118, JACKSONVILLE, FL 32239-5118

The following entities were served by electronic transmission on Apr 18, 2005 and receipt of the transmission was confirmed on:

506735974 +EDI: AMEREXPR.COM Apr 18 2005 18:25:00 American Express, PO Box 1270, Newark, NJ 07101-1270  
506735978 EDI: CHRYSLER.COM Apr 18 2005 18:25:00 Chrysler Finance, PO Box 2993,  
Milwaukee, WI 53201-2993

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2005

Signature:

